



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David Griffith

Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM

Application No.: 09/775,019

Filed: February 1, 2001

Examiner: Pass, Natalie

Group Art Unit: 3626

Atty. Docket No.: 027-0001

Confirmation No.: 7486

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September 23, 2005

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

This paper is responsive to the Non-Final Office Action mailed on June 29, 2005, having a shortened statutory period for response set to expire September 29, 2005. In light of the Amendments and/or Remarks herein, further examination is requested.